



How The Patient Protection and Affordable Care Act Will Help American Families

Lower Costs for American Families

- ✓ **Insurance Industry Reforms that Save Families Money**
 - The *Patient Protection and Affordable Care Act* will put a cap on what insurance companies can require families to pay in out-of-pocket expenses, such as co-pays and deductibles, prohibit lifetime limits on benefits, and restrict the use of annual limits.
- ✓ **Premium Relief**
 - The *Patient Protection and Affordable Care Act* will require premium rate reviews to track any arbitrary premium increases and will crack down on excessive insurance overhead by applying standards on how much insurance companies can spend on non-medical costs, such as bureaucracy and advertising. It will also provide sliding scale premium tax credits for families that still cannot afford quality health insurance.
- ✓ **Reduced Cost-Shifting**
 - To pay for the cost of uncompensated care, medical providers pass costs on to private insurers, which pass them on to families. This cost-shifting increases family premiums by, on average, over \$1,100 a year. By covering more Americans, the *Patient Protection and Affordable Care Act* will lower this surcharge on premiums.

Greater Choices for American Families

- ✓ **More Affordable Choices**
 - The *Patient Protection and Affordable Care Act* will create a health insurance Exchange that will provide families with a variety of choices, including private options, co-ops, and multi-state plans.
- ✓ **One-Stop Shopping to Put Families in Charge**
 - The Exchange will provide standardized, easy-to-understand information on different health insurance plans offered in a geographic region so families can easily compare prices and health plans and decide which quality affordable option is right for them.
- ✓ **Insurance Security**
 - By creating a health insurance Exchange, the *Patient Protection and Affordable Care Act* will ensure that families always have guaranteed choices of quality, affordable health insurance whether they lose their job, switch jobs, move or get sick.

Quality, Affordable Health Care for all Americans

- ✓ **Ending Insurance Company Discrimination**
 - The *Patient Protection and Affordable Care Act* will prevent insurance companies from denying families health insurance because of a pre-existing health condition or excluding coverage of that condition, and it will prevent insurance companies from dropping coverage if a family member gets sick or charging more because of health status or gender.
 - Within a year of enactment, people who have health problems, but who lack access to health insurance, will be able to purchase a plan that protects them from medical bankruptcy. This high risk pool is a stop-gap measure that will serve as a bridge to a reformed health insurance marketplace.
- ✓ **Preventive Care for Better Health**
 - The *Patient Protection and Affordable Care Act* ensures free preventive services under all insurance plans and invests in prevention and public health to encourage innovations in health care that prevent illness and disease before they require more costly treatment.
- ✓ **Tax Credits and Premium Assistance for Families and their Employers**
 - The *Patient Protection and Affordable Care Act* provides sliding scale tax credits to working families to make sure they can afford quality coverage, and a sliding scale tax credit to small businesses so they can offer competitive, affordable rates to their employees.